

Information to identify the case:

| | | |
|---|----------------------------------|--|
| Debtor 1 | Daren A. Miller | Social Security number or ITIN xxx-xx-8810 |
| | First Name Middle Name Last Name | EIN ----- |
| Debtor 2 (Spouse, if filing) | Shawnie Miller | Social Security number or ITIN xxx-xx-4627 |
| | First Name Middle Name Last Name | EIN ----- |
| United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA | | |
| Case number: 16-23678-JAD Date case filed for chapter 13 9/30/16 | | |

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/15

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

| | About Debtor 1: | About Debtor 2: |
|--|---|---|
| 1. Debtor's full name | Daren A. Miller | Shawnie Miller |
| 2. All other names used in the last 8 years | | |
| 3. Address | 66 Mainsgate Street Pittsburgh, PA 15205 | 66 Mainsgate Street Pittsburgh, PA 15205 |
| 4. Debtor's attorney Name and address | Matthew A. Bole Welch, Gold, Siegel & Fiffik, PC. 428 Forbes Ave 1240 Lawyers Building Pittsburgh, Pa 15219 | Contact phone 412-391-1014 |
| 5. Bankruptcy trustee Name and address | Ronda J. Winneccour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219 | Contact phone 412-471-5566 |
| 6. Bankruptcy clerk's office | U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219 | Hours open Monday – Friday 9:00 AM – 4:30 PM Contact phone 412-644-2700 Date: 10/31/16 |

The Court uses an electronic filing system and filers must follow the Court's Local Rules governing the manner in which documents must be filed. Persons not represented by an attorney may file paper documents at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.
Photo ID/Delays: For security reasons, you may encounter delays when attending court hearings. You should be prepared to show Photo Identification when attending these proceedings. Please plan accordingly.

For more information, see page 2

| | | |
|--|--|--|
| 7. Meeting of creditors | December 5, 2016 at 11:00 AM | Location: 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219 |
| Debtor's Photo ID and Social Security Card Must be Presented at the 341 Meeting | | |
| 8. Deadlines | Deadline to file a complaint to challenge dischargeability of certain debts: | Filing deadline: 2/3/17 |
| <p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p> <p>You must file:</p> <ul style="list-style-type: none"> • a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or • a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). <p>Deadline for all creditors to file a proof of claim (except governmental units): Filing deadline: 3/6/17</p> <p>Deadline for governmental units to file a proof of claim: Filing deadline: 3/29/17</p> | | |
| <p>Deadlines for filing proof of claim:</p> <p>A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office.</p> <p>If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.</p> <p>Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p> | | |
| 9. Filing of plan | Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. | Filing deadline: 30 days after the conclusion of the meeting of creditors |
| <p>The debtor has filed a plan, a copy of which is enclosed. An initial hearing on confirmation of the plan will be conciliated by the chapter 13 trustee and will be held immediately following the meeting of creditors. Objections to the plan must be filed 7 days prior to the first date set for the meeting of creditors. Objections to holding the initial confirmation hearing immediately following the meeting of creditors must be filed 14 days prior to the first date set for the meeting of creditors. Any party filing an objection to the plan and/or the holding of an initial confirmation hearing immediately following the meeting of creditors must appear in person at the meeting of creditors.</p> <p>Any continuance will be announced at the initial hearing. No other notice will be given. Parties must check the docket to ascertain the continued hearing date, time and location. Debtors and their counsel must attend.</p> <p>The hearing on confirmation will be held on: 12/15/16 at 11:00 AM, Location: 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219</p> | | |
| 10. Creditors with a foreign address | If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case. | |
| 11. Filing a chapter 13 bankruptcy case | Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise. The debtor is required to timely make all payments to the trustee. The first payment is due (30) days after the Chapter 13 Plan has been filed. Any failure to make preconfirmation payments to the trustee may result in the dismissal of the case on the trustee's written or oral motion made prior to or at the plan confirmation hearing. | |
| 12. Exempt property | The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline. | |
| 13. Discharge of debts | Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. | |

Certificate of Notice Page 3 of 5
United States Bankruptcy Court
Western District of Pennsylvania

In re:
Daren A. Miller
Shawnie Miller
Debtors

Case No. 16-23678-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: mgut
Form ID: 309I

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Total Noticed: 53

Date Rcvd: Oct 31, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 02, 2016.

db/jdb +Daren A. Miller, Shawnie Miller, 66 Mainsgate Street, Pittsburgh, PA 15205-2255
aty +Joshua I. Goldman, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
aty Peter J. Ashcroft, Bernstein-Burkley, P.C., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1900
aty +S. James Wallace, 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
tr +Ronda J. Winneccour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
cr +Peoples Natural Gas Company LLC, Attention: Barbara Rodgers, 375 North Shore Drive, Pittsburgh, PA 15212-5866
14313354 +Allegheny Health Network, PO Box 3475, Toledo, OH 43607-0475
14313355 +Allegheny Clinic, 4 Allegheny Center, 10th Floor, Pittsburgh, PA 15212-5255
14313356 +Allegheny General WPH Pain, PO Box 951915, Cleveland, OH 44193-0021
14307527 +AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853
14313362 +Citizens Bank, PO Box 42023, Providence, RI 02940-2023
14313363 +Convergent, PO Box 9800, Pompano Beach, FL 33075-0800
14298320 +Creditech/Cbalv, Attn:Collections, Po Box 99, Bangor, PA 18013-0099
14313375 +Dept of Labor & Industry, UI Payment Services, PO Box 67503, Harrisburg, PA 17106-7503
14313377 Doman Auto, 1309 Edgebrook Avenue, Pittsburgh, PA 15226
14298329 +Fed Loan Serv, Po Box 60610, Harrisburg, PA 17106-0610
14313384 ++JC CHRISTENSEN & ASSOC, PO BOX 519, SAUK RAPIDS MN 56379-0519
(address filed with court: JC Christensen & Associates, PO Box 519, Sauk Rapids, MN 56379)
14313385 +Jordan Tax Service, 102 Rahway Rd, Canonsburg, PA 15317-3349
14313386 +Law Offices of M.Bluhm & Assoc., 2222 Texoma Pkwy, Suite 160, Sherman, TX 75090-2482
14310521 +Orion Portfolio Services LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14313389 +PA American Water, PO Box 371412, Pittsburgh, PA 15250-7412
14313393 +PHH Mortgage Corp, c/o Phelan Hallinan Diamond & Jones, 1617 JFK Blvd, Suite 1400, One Penn Center Plaza, Philadelphia, PA 19103-1823
14313391 +Pediatric Cardiology of Western PA, Suite 204, 3500 Brooktree Rd, Wexford, PA 15090-9277
14313392 +Peoples, PO Box 644760, Pittsburgh, PA 15264-4760
14313394 +Riverfront FCU, 1700 Jane Street, Pittsburgh, PA 15203-1812
14313395 +Safe Auto Ins. Co., 4 Easton Oval, Columbus, OH 43219-6010
14313397 +State Collection Service Inc., 2509 S Stoughton Rd, Madison, WI 53716-3314
14298335 +Trident Asset Management, Po Box 888424, Atlanta, GA 30356-0424
14313400 +UPMC Health Services, PO Box 371472, Pittsburgh, PA 15250-7472
14313399 +Universal Fidelity LP, PO Box 941911, Houston, TX 77094-8911
14313402 Waste Management, PO Box 43470, Philadelphia, PA 19101
14313403 +West Penn Eye Associates PC, Mellon Pavillion, Suite M-25, 4815 Liberty Avenue, Pittsburgh, PA 15224-2156

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: mbole@wgsf-law.com Nov 01 2016 02:40:17 Matthew A. Bole,
Welch, Gold, Siegel & Fiffik, PC., 428 Forbes Ave, 1240 Lawyers Building,
Pittsburgh, Pa 15219
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 01 2016 02:40:52 Pennsylvania Dept. of Revenue,
Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
Harrisburg, PA 17128-0946
ust +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Nov 01 2016 02:41:11
Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,
Pittsburgh, PA 15222-3721
cr EDI: RECOVERYCORP.COM Nov 01 2016 02:08:00 Recovery Management Systems Corporation,
25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
14298310 +EDI: PHINAMERI.COM Nov 01 2016 02:08:00 AmeriCredit/GM Financial, Po Box 183853,
Arlington, TX 76096-3853
14298311 +E-mail/Text: bankruptcy@cavps.com Nov 01 2016 02:41:35 Calvary Portfolio Services,
500 Summit Lake Ste 400, Valhalla, NY 10595-2322
14301571 +E-mail/Text: bankruptcy@cavps.com Nov 01 2016 02:41:35 Cavalry SPV I, LLC,
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340
14298313 +EDI: CAUT.COM Nov 01 2016 02:08:00 Chase Auto Finance, National Bankruptcy Dept,
201 N Central Ave Ms Az1-1191, Phoenix, AZ 85004-1071
14313361 +E-mail/Text: compliance@chaserec.com Nov 01 2016 02:41:55 Chase Receivables,
1247 Broadway, Sonoma, CA 95476-7503
14298314 +EDI: CCUSA.COM Nov 01 2016 02:08:00 Credit Coll USA, Ccusa, 16 Distributor Dr Ste 1,
Morgantown, WV 26501-7209
14298316 +EDI: CCS.COM Nov 01 2016 02:08:00 Credit Collections Svc, Po Box 773,
Needham, MA 02494-0918
14298319 +EDI: CMIGROUP.COM Nov 01 2016 02:08:00 Credit Management, LP, Attn: Bankruptcy,
Po Box 118288, Carrollton, TX 75011-8288
14298321 +E-mail/Text: electronicbkydocs@nelnet.net Nov 01 2016 02:41:17 Dept Of Ed/Nelnet,
Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
14298325 +EDI: DCI.COM Nov 01 2016 02:08:00 Diversified Consultant, Dci, Po Box 551268,
Jacksonville, FL 32255-1268

District/off: 0315-2

User: mgut
Form ID: 309I

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Total Noticed: 53

Date Rcvd: Oct 31, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

14298325 +E-mail/Text: bankruptcynotices@dcicollect.com Nov 01 2016 02:41:44 Diversified Consultant,
Dci, Po Box 551268, Jacksonville, FL 32255-1268
14313379 +E-mail/Text: DQENOTICES@BERNSTEINLAW.COM Nov 01 2016 02:41:57 Duquesne Light,
Payment Processing Center, Pittsburgh, PA 15267-0001
14298327 +EDI: ESCALLATE.COM Nov 01 2016 02:08:00 Escallate LLC, Attn:Bankruptcy,
5200 Stoneham Rd Ste 200, North Canton, OH 44720-1584
14298330 +E-mail/Text: fnb.bk@fnfg.com Nov 01 2016 02:41:37 First Niagara Bank, 1 Hudson City Ctr,
Hudson, NY 12534-2355
14298331 +EDI: NAVIENTFKASMSERV.COM Nov 01 2016 02:08:00 Navient, Attn: Claims Dept, Po Box 9500,
Wilkes-Barre, PA 18773-9500
14298333 +E-mail/Text: bankruptcy@loanpacific.com Nov 01 2016 02:41:55 Pacific Union Financia,
1603 Lbj Fwy Ste 500, Farmers Branch, TX 75234-6071
14299216 EDI: RECOVERYCORP.COM Nov 01 2016 02:08:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
14298334 +EDI: SWCR.COM Nov 01 2016 02:08:00 Southwest Credit Systems, 4120 International Parkway,
Suite 1100, Carrollton, TX 75007-1958

TOTAL: 22

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Duquesne Light Company
cr Pacific Union Financial, LLC
14298326 Doman Sales
14313378 Doman Sales
14313357* +AmeriCredit/GM Financial, Po Box 183853, Arlington, TX 76096-3853
14298312* +Calvary Portfolio Services, 500 Summit Lake Ste 400, Valhalla, NY 10595-2322
14313358* +Calvary Portfolio Services, 500 Summit Lake Ste 400, Valhalla, NY 10595-2322
14313359* +Calvary Portfolio Services, 500 Summit Lake Ste 400, Valhalla, NY 10595-2322
14313360* +Chase Auto Finance, National Bankruptcy Dept, 201 N Central Ave Ms Az1-1191,
Phoenix, AZ 85004-1071
14298315* +Credit Coll USA, Ccusa, 16 Distributor Dr Ste 1, Morgantown, WV 26501-7209
14313364* +Credit Coll USA, Ccusa, 16 Distributor Dr Ste 1, Morgantown, WV 26501-7209
14313365* +Credit Coll USA, Ccusa, 16 Distributor Dr Ste 1, Morgantown, WV 26501-7209
14298317* +Credit Collections Svc, Po Box 773, Needham, MA 02494-0918
14298318* +Credit Collections Svc, Po Box 773, Needham, MA 02494-0918
14313366* +Credit Collections Svc, Po Box 773, Needham, MA 02494-0918
14313367* +Credit Collections Svc, Po Box 773, Needham, MA 02494-0918
14313368* +Credit Collections Svc, Po Box 773, Needham, MA 02494-0918
14313369* +Credit Management, LP, Attn: Bankruptcy, Po Box 118288, Carrollton, TX 75011-8288
14313370* +Creditech/Cbalv, Attn:Collections, Po Box 99, Bangor, PA 18013-0099
14298322* +Dept Of Ed/Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
14298323* +Dept Of Ed/Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
14298324* +Dept Of Ed/Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
14313371* +Dept Of Ed/Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
14313372* +Dept Of Ed/Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
14313373* +Dept Of Ed/Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
14313374* +Dept Of Ed/Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
14313376* +Diversified Consultant, Dci, Po Box 551268, Jacksonville, FL 32255-1268
14298328* +Escallate LLC, Attn:Bankruptcy, 5200 Stoneham Rd Ste 200, North Canton, OH 44720-1584
14313380* +Escallate LLC, Attn:Bankruptcy, 5200 Stoneham Rd Ste 200, North Canton, OH 44720-1584
14313381* +Escallate LLC, Attn:Bankruptcy, 5200 Stoneham Rd Ste 200, North Canton, OH 44720-1584
14313382* +Fed Loan Serv, Po Box 60610, Harrisburg, PA 17106-0610
14313383* +First Niagara Bank, 1 Hudson City Ctr, Hudson, NY 12534-2355
14298332* +Navient, Attn: Claims Dept, Po Box 9500, Wilkes-Barre, PA 18773-9500
14313387* +Navient, Attn: Claims Dept, Po Box 9500, Wilkes-Barre, PA 18773-9500
14313388* +Navient, Attn: Claims Dept, Po Box 9500, Wilkes-Barre, PA 18773-9500
14313390* +Pacific Union Financia, 1603 Lbj Fwy Ste 500, Farmers Branch, TX 75234-6071
14313396* +Southwest Credit Systems, 4120 International Parkway, Suite 1100,
Carrollton, TX 75007-1958
14313398* +Trident Asset Management, Po Box 888424, Atlanta, GA 30356-0424
14313401* +UPMC Health Services, PO Box 371472, Pittsburgh, PA 15250-7472

TOTALS: 4, * 35, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0315-2

User: mgut
Form ID: 309I

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Total Noticed: 53

Date Rcvd: Oct 31, 2016

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 02, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 31, 2016 at the address(es) listed below:

Joshua I. Goldman on behalf of Creditor Pacific Union Financial, LLC bkgroup@kmlawgroup.com
Matthew A. Bole on behalf of Debtor Daren A. Miller mbole@wgsf-law.com, nreyes@wgsf-law.com
Matthew A. Bole on behalf of Joint Debtor Shawnie Miller mbole@wgsf-law.com,
nreyes@wgsf-law.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@berNSTEINlaw.com,
ckutch@ecf.courtdrive.com;pashcroft@ecf.courtdrive.com;pghecf@berNSTEINlaw.com;cabbott@ecf.courtdrive.com
Ronda J. Winnecour cmecc@chapter13trusteeWPA.com
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 7